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1961

Operating Ratios

of Member Banks

Tenth Federal Reserve District

1961

Federal Reserve Bank

of Kansas City

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March 23, 1962

TO MEMBEI
TENTH FI

The cond s in the Tenth District cover n the following pages.

Operating ined appear in the first table appear in succeeding tables. a are presented separately, wh o, New Mexico, and Wyoming, r banks in the latter three st are not enough banks to perm ifications. For the same reaso portion of Missouri are not ta strict summary table.

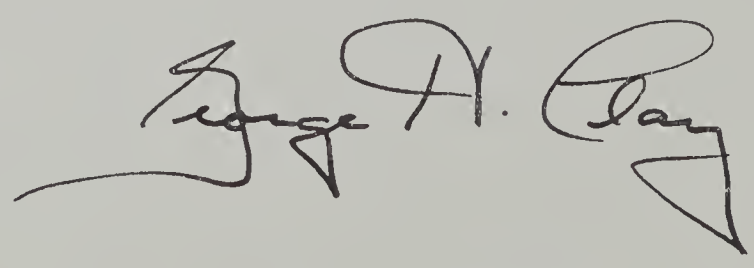
The opera l arithmetical averages of rat lar aggregates of the banks. T ne importance in determining items used in computing the ges of the figures for these it June 30, 1961, and September 2[illegible], 1961, the earnings and expense figures used are those submitted by each bank in its report of earnings and expenses for the calendar year 1961.

The operating ratios for each grouping of banks in the District table are presented as averages (a) for all banks in the group, (b) for the 50 per cent of the banks with the highest ratios of net current earnings to capital accounts, and (c) for the 25 per cent of the banks with the highest such ratios. Thus, each bank may compare its ratios not only with the average ratios of all banks in its size group, but also with the average ratios of the higher-earning banks.

At the end of the booklet, a summary table is included which shows the ratios of all District member banks by years since 1947. Examination of these data will aid in studying some of the longer-term trends in District banking and will give perspective to recent changes in summary ratios.

To facilitate comparisons, the individual bank ratios for each member bank receiving this report have been entered on a separate sheet, which has been inserted in the report. (In cases where more than one copy of the report is sent to a given bank, however, the individual bank ratio sheet has been inserted in only the top copy.) A discussion of some aspects of bank operations in 1961 appears on the opposite page.

Very truly yours,



President

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1961

COMMENT AND INTERPRETATION

This year's operating ratio statement contains some additional data that may facilitate evaluation of bank operating results. In line with recent changes in the earnings and dividends report, a more detailed breakdown is given of expense items as a per cent of total operating revenue. "Fringe-benefit" type expenses are now segregated from regular wage and salary payments, and net occupancy expenses—which were formerly included in other items—are now shown separately. The three major categories of outlays—wage and salary payments, interest on time and savings deposits, and all other expenses—are also shown for the first time as a per cent of total assets.

A new section has been added to the tabular material to display the distribution of loans by major classes. These data may assist individual banks in determining whether their revenue and expense ratios differ from the average for banks of similar size because of differences in loan structure.

Net current earnings as a per cent of total assets declined somewhat in 1961 at member banks in the Tenth Federal Reserve District but remained at a higher level than in any postwar year except 1959 and 1960. The drop was due principally to lower rates of return on bank earning assets that accompanied the generally reduced level of market rates of interest prevailing during 1961. Average rates of return on Treasury securities fell from 3.47 per cent in 1960 to 3.30 per cent in 1961; on loans, the reduction was from 6.79 per cent to 6.59 per cent.

As a result of these declines in rates of return on earning assets, gross operating revenue slipped to 4.36 per cent of total assets—down .08 percentage points from the previous year. The reduction in gross earnings rates would have been larger but for the alteration in the composition of loans and investments towards assets with greater earning power. Bank loans increased as a per cent of total assets, while the per cent of assets in the form of Treasury securities was reduced.

The rise in operating expenses as a per cent of assets was very small during 1961—the smallest of any recent year. Moderation in the growth of expense-asset ratios is to be expected in years that witness rapid expansion of bank deposits and bank assets. Even after that fact is taken into account, last year's increase, nevertheless, seems unusually small and represents a distinct departure from postwar experience.

Net profits after taxes as a per cent of capital fell to 9.0 per cent last year, in line with the reduction in net current operating income. Comparisons among the states indicate that banks in the western states of Colorado, New Mexico, and Wyoming enjoyed the highest ratios of aftertax profits to capital. Differences among the states were not, however, unusually large, ranging from 8.4 per cent at banks in Kansas to 9.6 per cent at banks in the three western states. The higher rates of return in Colorado, New Mexico, and Wyoming reflected ratios of capital to assets that were considerably below the District average.

FEDERAL RESERVE BANK
OF KANSAS CITY

March 23, 1962

TO MEMBER BANKS IN THE
TENTH FEDERAL RESERVE DISTRICT:

The condition and earnings ratios of member banks in the Tenth District covering operating results in 1961 are presented in the following pages.

Operating ratios for all District member banks combined appear in the first table, and the ratios for member banks by states appear in succeeding tables. Ratios for Kansas, Nebraska, and Oklahoma are presented separately, while those for the three western states, Colorado, New Mexico, and Wyoming, are combined into a single table. Ratios for banks in the latter three states are not shown separately because there are not enough banks to permit valid comparisons in the various size classifications. For the same reason, the ratios of banks in the Tenth District portion of Missouri are not tabulated separately but are included in the District summary table.

The operating ratios presented here are unweighted arithmetical averages of ratios of individual banks, not the ratios of dollar aggregates of the banks. Thus, each bank regardless of size has the same importance in determining the average ratios. The asset and liability items used in computing the 1961 operating ratios are arithmetical averages of the figures for these items in the call reports of December 31, 1960, June 30, 1961, and September 27, 1961; the earnings and expense figures used are those submitted by each bank in its report of earnings and expenses for the calendar year 1961.

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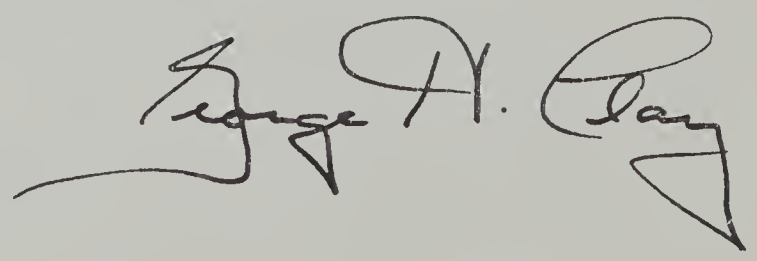

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	All Banks		Group 1 Under $1 Million			Group 2 $1 - 2 Million		
	1961	1960	Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	High 25
Number of Banks	754	752	51	26	13	136	68	34
SUMMARY RATIOS								
Percentage of Total Capital Accounts								
1. Net current operating earnings	15.4	16.8	11.4	15.8	18.9	12.9	16.5	19.
2. Net income before related taxes	13.7	14.5	10.4	14.2	16.5	12.3	16.1	19.
3. Net income after taxes	9.0	10.4	7.8	10.6	12.5	9.0	11.8	14.
4. Cash dividends declared	3.6	3.5	3.6	4.9	5.8	4.0	5.8	7.
Percentage of Total Assets								
5. Total operating revenue*	4.36	4.44	4.35	4.63	4.80	4.43	4.53	4.
6. Salaries and wages*	1.41	1.42	1.69	1.61	1.57	1.60	1.50	1.
7. Interest on time and savings deposits	0.58	0.54	0.32	0.36	0.35	0.52	0.51	0.
8. All other expenses*	0.98	0.97	1.02	0.90	0.93	0.96	0.89	0.
9. Total expenses*	2.97	2.93	3.03	2.87	2.85	3.08	2.90	2.
10. Net current operating earnings	1.39	1.51	1.32	1.76	1.96	1.35	1.63	1.
11. Net income after taxes	0.82	0.94	0.91	1.18	1.29	0.91	1.12	1.
SOURCES AND DISPOSITION OF INCOME								
Percentage of Total Operating Revenue								
12. Interest on U.S. Government securities*	22.2	24.3	22.8	21.3	20.0	22.5	23.7	20.
13. Interest and dividends on other securities*	6.4	6.3	4.9	6.0	5.6	5.3	5.4	4.
14. Revenue on loans*	60.9	58.5	63.6	64.0	64.2	63.0	61.6	64.
15. All other revenue*	10.5	10.9	8.7	8.7	10.2	9.2	9.3	9.
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.
17. Service charges on deposit accounts*†	7.4	7.2	6.1	5.6	5.8	6.5	6.2	6.
18. Trust department revenue*†	2.4	2.0	***	***	***	***	***	**
19. Salaries and wages*	32.4	32.0	39.2	34.8	32.8	36.2	33.0	31.
20. Officer and employee benefits**	2.3	n.a.	2.0	1.7	1.8	1.8	1.8	1.
21. Interest on time and savings deposits*	13.2	12.0	7.1	7.6	6.6	11.6	11.2	10.
22. Net occupancy expense of bank premises**	4.3	n.a.	4.5	3.9	3.1	4.5	3.9	3.
23. All other expenses*	15.6	21.8r	16.9	13.8	14.0	15.1	13.7	14.
24. Total expenses*	67.8	65.8r	69.7	61.8	58.3	69.2	63.6	62.
25. Net current operating earnings*	32.2	34.2r	30.3	38.2	41.7	30.8	36.4	37.
26. Net losses (−) or recoveries (+)*‡	−1.7	−3.0r	−1.4	−2.1	−2.9	−1.5	−1.5	−1.
27. Net increase (−) or decrease (+) in valuation reserves*	−1.4	−1.2	−0.5	−0.9	−1.3	−0.3	−0.5	−0.
28. Taxes on net income*	10.1	8.5	7.4	9.0	9.3	8.2	9.4	9.
29. Net income after taxes*	19.0	21.5	21.0	26.2	28.2	20.8	25.0	26.
RATES OF RETURN ON SECURITIES AND LOANS								
Percentage of Securities								
30. Interest on U.S. Government securities	3.30	3.47	3.34	3.55	3.59	3.47	3.55	3.
31. Interest and dividends on other securities	3.03	3.03	3.39	3.29	3.21	3.24	3.16	3.
32. Net losses (−) or recoveries and profits (+) on total securities‡	+0.16	+0.05	+0.01	+0.02	+0.03	+0.05	+0.04	+0.
Percentage of Total Loans (Net)								
33. Revenue on loans	6.59	6.79	6.82	7.18	7.10	6.58	6.78	6.
34. Net losses (−) or recoveries (+)‡	−0.22	−0.21	−0.18	−0.26	−0.35	−0.19	−0.21	−0.
DISTRIBUTION OF TOTAL ASSETS								
Percentage of Total Assets								
35. U. S. Government securities	28.2	29.9	28.1	27.2	26.1	27.4	28.7	26.
36. Other securities	9.4	9.4	6.7	8.3	7.7	7.7	8.0	7.
37. Loans (net)	41.0	39.0	42.0	42.5	44.5	43.6	42.4	46.
38. Cash assets	20.4	20.8	22.7	21.6	21.3	20.6	20.3	19.
39. Real estate assets	0.9	0.8	0.4	0.3	0.3	0.6	0.5	0.
40. All other assets	0.1	0.1	0.1	0.1	0.1	0.1	0.1	.....
41. Total assets	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.
DISTRIBUTION OF TOTAL LOANS								
Percentage of Total Loans (Gross)								
42. Real estate loans	15.0	15.3	8.8	7.7	5.5	11.4	10.8	11.
43. Loans to nonbank financial institutions	1.3	1.4	.....	.....	.....	0.2	0.1	0.
44. CCC loans to farmers	10.0	6.2	18.7	17.2	24.9	15.0	14.0	13.
45. Other loans to farmers	36.3	39.2	48.2	48.6	43.8	49.0	49.9	52.
46. Commercial and industrial loans	16.2	16.1	6.6	5.7	4.0	8.4	8.3	7.
47. Consumer loans to individuals	19.9	20.5	16.9	20.4	21.3	15.1	16.0	15.
48. All other loans	1.3	1.3	0.8	0.4	0.5	0.9	0.9	0.
49. Total loans	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.
OTHER RATIOS								
In Percentage								
50. Total capital accounts to total assets	9.5	9.4	11.9	11.3	10.4	11.0	10.1	9.
51. Total capital accounts to total assets excluding U. S. Government securities and cash assets	19.4	20.4	26.4	22.6	20.1	22.7	21.2	19.
52. Total capital accounts to total deposits	10.6	10.6	13.7	12.9	11.8	12.5	11.4	10.
53. Time to total deposits	24.5	22.9	14.6	16.0	14.7	22.1	21.8	21.
54. Interest on time deposits	2.45	2.36	1.88	2.09	2.19	2.43	2.33	2.

* Ratios for 1961 not strictly comparable with 1960 and prior years because of changes in the Income and Dividends report.
** New ratios for 1961 not available for prior years.
n.a. Not available. r Revised.

ACCORDING TO SIZE OF DEPOSITS, 1961

Group 3 $2 - 5 Million			Group 4 $5 - 10 Million			Group 5 $10 - 50 Million			Group 6 $50 Million and Over			Your Figures		
Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%	Your Bank was in Group	.....	
285	143	71	129	65	32	125	63	31	28	14	7	1961	1960	
14.7	18.5	21.2	17.2	21.6	24.5	18.2	22.8	26.4	19.6	23.1	26.7			1
12.4	15.2	17.5	15.5	19.0	21.5	16.7	20.7	23.7	18.9	21.3	24.9			2
8.3	10.1	11.3	9.9	12.0	13.4	9.9	11.4	13.0	10.2	11.1	12.7			3
3.5	4.1	4.5	3.5	3.7	4.1	3.4	3.8	4.4	3.8	4.2	4.4			4
4.33	4.49	4.51	4.40	4.70	4.86	4.41	4.64	4.96	3.90	4.12	3.99			5
1.41	1.36	1.28	1.32	1.34	1.27	1.26	1.27	1.35	1.03	1.05	1.00			6
0.59	0.59	0.55	0.64	0.67	0.66	0.70	0.68	0.69	0.46	0.51	0.44			7
0.97	0.91	0.82	1.00	1.00	1.03	1.02	1.00	1.02	0.83	0.86	0.76			8
2.97	2.86	2.65	2.96	3.01	2.96	2.98	2.95	3.06	2.32	2.42	2.20			9
1.36	1.63	1.86	1.43	1.69	1.90	1.43	1.69	1.91	1.59	1.70	1.79			10
0.76	0.88	0.99	0.82	0.95	1.04	0.79	0.86	0.95	0.84	0.83	0.88			11
22.9	21.6	20.8	22.2	21.5	21.6	20.7	19.6	17.3	20.1	20.9	27.2			12
6.9	6.6	6.2	7.1	6.0	5.2	6.9	5.4	5.6	4.4	3.6	4.1			13
60.9	62.2	63.8	59.1	60.3	61.0	59.1	60.9	61.7	63.0	61.9	54.4			14
9.3	9.6	9.2	11.6	12.2	12.2	13.3	14.1	15.4	12.5	13.6	14.3			15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16
6.8	7.0	6.6	8.8	9.4	9.2	9.5	9.6	10.8	4.6	5.5	6.4			17
***	***	***	0.7	0.8	***	1.8	2.1	2.6	5.5	5.5	4.3			18
32.6	30.4	28.6	30.2	28.1	25.6	28.2	27.2	26.7	25.9	25.3	24.3			19
2.3	2.0	1.8	2.4	2.3	1.9	2.9	2.6	2.6	3.1	3.0	2.3			20
13.4	12.8	11.9	14.6	14.4	13.7	16.0	14.7	13.7	11.6	12.1	10.9			21
4.1	3.2	2.5	4.5	3.9	4.0	4.6	4.0	3.9	3.8	3.8	3.3			22
15.8	14.8	13.6	15.6	14.8	15.0	15.6	14.7	14.1	14.0	13.8	13.2			23
68.2	63.2	58.4	67.3	63.5	60.2	67.3	63.2	61.0	58.4	58.0	54.0			24
31.8	36.8	41.6	32.7	36.5	39.8	32.7	36.8	39.0	41.6	42.0	46.0			25
−3.3	−4.8	−5.2	−1.6	−2.0	−2.9	+0.5	+0.8	−0.2	+1.6	−0.2	−0.1			26
-1.4	−1.6	−1.7	−1.4	−2.1	−2.0	−2.8	−4.0	−3.8	−1.8	−2.3	−1.6			27
9.1	10.4	12.7	10.9	12.1	13.4	12.1	14.9	15.4	18.9	18.6	21.2			28
18.0	20.0	22.0	18.8	20.3	21.5	18.3	18.7	19.6	22.5	20.9	23.1			29
3.33	3.34	3.30	3.29	3.28	3.33	3.10	3.06	3.04	3.03	3.15	3.14			30
3.03	3.03	3.04	2.92	3.03	3.08	2.78	2.80	2.88	2.86	2.92	2.56			31
-0.07	+0.08	+0.11	+0.21	+0.11	+0.21	+0.41	+0.53	+0.62	+0.59	+0.53	+0.52			32
6.59	6.69	6.63	6.70	6.94	7.14	6.59	6.78	6.98	5.64	5.81	5.67			33
-0.29	−0.39	−0.31	−0.21	−0.21	−0.30	−0.16	−0.10	−0.19	−0.18	−0.20	−0.09			34
28.5	27.5	26.9	29.2	30.1	30.8	28.3	28.4	27.1	24.6	26.0	32.3			35
9.7	9.4	9.0	10.9	9.5	8.3	10.6	8.8	8.8	5.9	5.3	6.2			36
10.7	42.4	44.0	39.1	41.0	41.6	39.7	41.8	43.7	43.4	43.8	38.3			37
20.1	19.8	19.2	19.7	18.4	18.1	20.0	19.5	18.7	24.2	23.2	21.7			38
0.9	0.8	0.8	1.0	0.9	1.0	1.2	1.2	1.3	1.3	1.2	1.2			39
0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.3	0.4	0.6	0.5	0.3			40
00.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41
3.6	12.8	11.0	19.0	19.3	19.1	21.1	19.3	19.6	12.9	14.8	14.5			42
0.5	0.4	0.6	1.2	1.2	1.4	3.0	2.9	2.0	8.4	7.3	5.6			43
1.3	11.9	12.1	7.1	5.5	3.4	2.8	3.1	4.0	2.2	0.6	0.2			44
2.9	44.1	48.7	30.6	31.1	30.3	15.2	18.1	14.2	6.0	6.1	2.6			45
3.3	13.3	13.2	19.1	17.7	20.3	26.8	26.2	27.3	40.3	37.2	36.9			46
7.6	16.8	13.6	21.9	24.3	24.4	29.2	28.3	30.9	21.2	24.7	26.0			47
0.8	0.7	0.8	1.1	0.9	1.1	1.9	2.1	2.0	9.0	9.3	14.2			48
0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	49
9.4	8.8	8.8	8.5	7.9	7.8	8.1	7.5	7.3	8.3	7.5	6.8			50
9.4	17.5	16.7	17.2	15.6	15.5	16.0	14.7	13.6	16.5	14.8	14.9			51
0.5	9.8	9.7	9.4	8.6	8.6	9.0	8.2	8.0	9.3	8.3	7.5			52
1.6	24.5	23.0	27.3	28.5	28.1	29.3	28.5	29.3	18.8	20.8	18.9			53
2.42	2.39	2.36	2.51	2.52	2.50	2.61	2.60	2.56	2.74	2.71	2.59			54

Figures not shown where fewer than three banks in the group.
Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.
Excludes transfers to and from valuation reserves.

	All Banks		Group 1 Under $1 Million		Group 2 $1 - 2 Million	
	1961	1960	1961	1960	1961	1960
Number of Banks	212	213	20	23	42	42
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings	14.3	15.4	9.6	11.3	11.9	13.4
2. Net income before related taxes	11.9	13.2	8.2	10.6	10.4	11.1
3. Net income after taxes	8.4	10.0	5.9	8.4	7.9	8.7
4. Cash dividends declared	3.0	3.1	2.9	2.9	2.9	3.5
Percentage of Total Assets						
5. Total operating revenue*	4.07	4.19	3.94	4.22	4.23	4.31
6. Salaries and wages*	1.29	1.32	1.50	1.57	1.49	1.45
7. Interest on time and savings deposits	0.55	0.52	0.41	0.39	0.52	0.52
8. All other expenses*	0.92	0.92	0.96	1.02	0.95	0.89
9. Total expenses*	2.76	2.76	2.87	2.98	2.96	2.86
10. Net current operating earnings	1.30	1.42	1.07	1.24	1.26	1.45
11. Net income after taxes	0.78	0.93	0.67	0.94	0.83	0.97
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U.S. Government securities*	22.3	24.7	26.4	30.1	21.1	23.3
13. Interest and dividends on other securities*	8.9	8.6	6.0	4.5	7.2	8.2
14. Revenue on loans*	59.6	56.8	60.0	56.8	64.0	61.1
15. All other revenue*	9.2	9.9	7.6	8.6	7.7	7.4
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts*†	6.5	6.5	5.5	5.7	5.8	5.3
18. Trust department revenue*†	1.7	1.5	***	***	***	***
19. Salaries and wages*	31.6	31.4	38.7	37.3	35.1	33.6
20. Officer and employee benefits**	2.2	n.a.	1.9	n.a.	1.8	n.a.
21. Interest on time and savings deposits*	13.4	12.3	9.9	9.1	12.4	12.0
22. Net occupancy expense of bank premises**	4.4	n.a.	4.8	n.a.	4.6	n.a.
23. All other expenses*	16.0	21.9r	17.7	24.0	15.9	20.3
24. Total expenses*	67.6	65.6r	73.0	70.4	69.8	65.9
25. Net current operating earnings*	32.4	34.4r	27.0	29.6	30.2	34.1
26. Net losses (−) or recoveries (+)*‡	−3.5	−3.9r	−2.8	−1.0	−2.6	−4.3
27. Net increase (−) or decrease (+) in valuation reserves*	−1.3	−0.6	−0.7	−0.4	−0.8	−0.4
28. Taxes on net income*	8.1	7.2	6.7	5.7	6.6	6.2
29. Net income after taxes*	19.5	22.7	16.8	22.5	20.2	23.2
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U.S. Government securities	3.35	3.58	3.28	3.69	3.43	3.63
31. Interest and dividends on other securities	3.03	2.98	3.61	3.56	3.23	3.23
32. Net losses (−) or recoveries and profits (+) on total securities‡	+0.05	−0.02	.....	+0.09	−0.03	−0.07
Percentage of Total Loans (Net)						
33. Revenue on loans	5.92	6.16r	5.68	6.15	5.81	6.18
34. Net losses (−) or recoveries (+)‡	−0.24	−0.24	−0.20	−0.18	−0.14	−0.23
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities	26.3	28.4	29.7	33.6	24.7	26.7
36. Other securities	12.2	12.2	7.8	6.3	9.5	11.0
37. Loans (net)	41.4	39.1	42.1	39.5	47.2	43.3
38. Cash assets	19.2	19.4	20.0	20.3	17.8	18.3
39. Real estate assets	0.8	0.8	0.3	0.3	0.7	0.7
40. All other assets	0.1	0.1	0.1	.....	0.1	.....
41. Total assets	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans	13.0	13.6	6.6	6.3	10.2	11.6
43. Loans to nonbank financial institutions	1.2	1.2	.....	.....	0.3	0.2
44. CCC loans to farmers	15.9	10.6	25.7	19.7	20.1	13.2
45. Other loans to farmers	36.9	40.1	49.5	55.8	48.5	52.2
46. Commercial and industrial loans	14.8	15.3	7.1	5.8	7.3	8.6
47. Consumer loans to individuals	17.3	18.2	10.6	11.7	13.3	13.9
48. All other loans	0.9	1.0	0.5	0.7	0.3	0.3
49. Total loans	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets	9.5	9.6	11.5	11.3	10.8	11.2
51. Total capital accounts to total assets excluding U. S. Government securities and cash assets	18.1	19.4	24.7	27.6	20.2	22.0
52. Total capital accounts to total deposits	10.6	10.7	13.2	12.8	12.2	12.8
53. Time to total deposits	24.1	23.1	19.2	18.0	23.7	23.5
54. Interest on time deposits	2.37	2.34	1.92	2.02	2.34	2.36

* Ratios for 1961 not strictly comparable with 1960 and prior years because of changes in the Income and Dividends report.
** New ratios for 1961 not available for prior years.
n.a. Not available. r Revised.

ACCORDING TO SIZE OF DEPOSITS, 1961

Group 3 $2 - 5 Million		Group 4 $5 - 10 Million		Group 5 $10 - 50 Million		Group 6 $50 Million and Over		Your Figures		
1961	1960	1961	1960	1961	1960	1961	1960	1961	1960	
81	83	36	41	28	20	5	4			
14.8	15.9	16.1	16.6r	16.6	18.5	20.1	20.4			1
11.1	13.1	14.3	15.1	14.2	16.4r	23.0	18.8			2
8.0	10.0	9.8	11.4	9.8	11.1r	13.1	10.6			3
3.0	3.2r	3.6	3.0	2.6	2.6	3.8	3.8			4
4.06	4.16	4.03	4.14	4.04	4.13r	3.80	3.89			5
1.26	1.29	1.15	1.23	1.15	1.13	0.92	0.89			6
0.59	0.56	0.58	0.53	0.56	0.53	0.39	0.37			7
0.90	0.88	0.91	0.95	0.99	1.01	0.72	0.89			8
2.75	2.73	2.64	2.71	2.70	2.67	2.03	2.15			9
1.31	1.43r	1.38	1.43	1.34	1.47	1.78	1.74			10
0.72	0.90	0.84	0.97	0.80	0.89r	1.15	0.91			11
21.1	24.2	22.8	24.8	23.3	24.4	26.2	23.6			12
9.6	9.0	9.6	10.2	11.2	9.2	7.0	6.4			13
61.4	58.1	56.2	52.2	52.5	51.8r	56.2	55.7			14
7.9	8.7	11.4	12.8	13.0	14.6r	10.6	14.3			15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16
5.6	5.8	8.6	8.8	8.5	8.5	5.4	4.8			17
***	***	0.6	0.9	1.8	1.6	3.3	3.2			18
31.1	31.1	28.6	29.3	28.2	27.2	23.9	23.0			19
2.4	n.a.	2.0	n.a.	2.8	n.a.	2.4	n.a.			20
14.3	13.2	14.6	13.0	14.1	12.6	10.5	9.5			21
4.1	n.a.	4.5	n.a.	4.3	n.a.	4.0	n.a.			22
15.5	21.1r	15.9	22.6r	16.8	24.4r	12.9	23.2			23
67.4	65.4r	65.6	64.9r	66.2	64.2r	53.7	55.7			24
32.6	34.6r	34.4	35.1r	33.8	35.8r	46.3	44.3			25
−6.4	−5.6r	−1.8	−2.9r	−1.7	−1.8r	+8.2	−0.9			26
−1.1	−0.4	−1.5	−0.4	−2.6	−2.2r	−1.2	−2.4			27
7.0	6.7	10.1	8.0	8.8	9.7	22.9	17.9			28
18.1	21.9	21.0	23.8	20.7	22.1r	30.4	23.1			29
3.36	3.68	3.33	3.41	3.24	3.31	3.49	3.47			30
3.03	2.88	2.76	2.74	2.75	2.80	2.77	2.69			31
+0.03	−0.12	+0.12	+0.09	+0.07	+0.18	+0.82	−0.14			32
5.92	6.14	6.19	6.25	6.01	6.20r	5.51	5.63			33
−0.43	−0.29	−0.06	−0.25	−0.12	−0.14	−0.01	.....			34
24.8	26.9	27.9	29.6	28.2	29.7	28.4	26.5			35
12.6	13.0	14.4	14.9	15.8	13.5	9.7	9.8			36
42.5	40.0	37.0	34.9	35.3	34.7	38.7	38.4			37
19.1	19.2	19.7	19.6	19.5	20.8	21.8	23.6			38
0.9	0.8	0.9	0.9	1.1	1.0	1.0	1.3			39
0.1	0.1	0.1	0.1	0.1	0.3	0.4	0.4			40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41
13.2	13.6	16.0	17.8	18.3	18.8	8.3	10.3			42
0.3	0.4	1.3	2.0	4.0	4.1	9.4	12.0			43
17.6	12.0	11.0	5.3	6.1	1.9	4.2	1.9			44
40.1	43.5	29.6	27.3	15.0	13.2	9.0	10.4			45
12.2	12.7	21.0	23.5	26.5	28.9	41.7	42.7			46
16.0	17.1	19.9	22.8	28.2	30.3	20.5	16.6			47
0.6	0.7	1.2	1.3	1.9	2.8	6.9	6.1			48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	49
9.0	9.1	8.7	8.7	8.4	8.3	8.8	8.5			50
16.4	17.4	17.2	17.7	16.3	17.0	17.8	17.2			51
9.9	10.1	9.6	9.6	9.3	9.2	9.9	9.5			52
25.3	24.4	25.3	23.8	24.5	22.8	16.4	15.6			53
2.40	2.34	2.45	2.39	2.49	2.48	2.71	2.60			54

** Figures not shown where fewer than three banks in the group.
† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.
‡ Excludes transfers to and from valuation reserves.

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	All Banks		Group 1 Under $1 Million		Group 2 $1 - 2 Million	
	1961	1960	1961	1960	1961	1960
Number of Banks	138	139	9	10	35	38
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings	15.6	17.4	13.0	13.3	14.8	16.9
2. Net income before related taxes	14.7	15.1	11.7	13.1	16.7	13.8
3. Net income after taxes	9.4	10.8r	7.9	9.6	12.3	9.7
4. Cash dividends declared	4.5	4.0	3.6	3.2	6.3	3.8
Percentage of Total Assets						
5. Total operating revenue*	4.31	4.41	4.52	4.59	4.47	4.55
6. Salaries and wages*	1.43	1.45	1.79	1.77	1.55	1.53
7. Interest on time and savings deposits	0.41	0.35	0.15	0.20	0.36	0.33
8. All other expenses*	0.97	0.96	0.98	0.94	1.03	0.98
9. Total expenses*	2.81	2.76	2.92	2.91	2.94	2.84
10. Net current operating earnings	1.49	1.65	1.60	1.68	1.53	1.71
11. Net income after taxes	0.88	1.04	0.97	1.21	1.17	1.01
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U. S. Government securities*	22.7	25.2	19.8	21.6	24.0	28.2
13. Interest and dividends on other securities*	4.6	4.4	2.4	2.0	2.8	2.6
14. Revenue on loans*	63.3	60.6	67.5	66.1	63.7	59.6
15. All other revenue*	9.4	9.8	10.3	10.3	9.5	9.6
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts*†	6.3	6.1	6.6	5.3	6.2	6.2
18. Trust department revenue*†	3.5	2.6	***	***	***	***
19. Salaries and wages*	33.3	32.9	39.5	38.6	34.9	34.1
20. Officer and employee benefits**	2.7	n.a.	2.4	n.a.	2.2	n.a.
21. Interest on time and savings deposits*	9.4	7.9	3.1	4.3	7.8	7.1
22. Net occupancy expense of bank premises**	4.2	n.a.	4.2	n.a.	5.3	n.a.
23. All other expenses*	15.5	21.8	15.2	20.7	15.1	21.2
24. Total expenses*	65.1	62.6	64.4	63.6	65.3	62.4
25. Net current operating earnings*	34.9	37.4	35.6	36.4	34.7	37.6
26. Net losses (−) or recoveries (+)*‡	−1.0	−2.2r	−3.0	−1.8	+1.4	−4.0
27. Net increase (−) or decrease (+) in valuation reserves*	−1.5	−2.2	+0.2	+1.8	+0.7	−1.3
28. Taxes on net income*	11.9	9.4r	10.7	9.8	10.8	9.6
29. Net income after taxes*	20.5	23.6	22.1	26.6	26.0	22.7
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U. S. Government securities	3.17	3.39	3.27	3.22	3.25	3.52
31. Interest and dividends on other securities	3.16	3.30	2.91	3.78	3.85	3.74
32. Net losses (−) or recoveries and profits (+) on total securities‡	+0.07	+0.15	−0.01	+0.08	+0.08	+0.02
Percentage of Total Loans (Net)						
33. Revenue on loans	6.30	6.45	6.38	6.55	6.41	6.60
34. Net losses (−) or recoveries (+)‡	−0.06	−0.14	−0.27	−0.22	+0.07	−0.33
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities	29.6	31.6	27.0	29.1	30.5	34.6
36. Other securities	6.7	6.2	3.4	2.9	4.0	3.6
37. Loans (net)	43.6	41.9	48.1	47.0	44.7	41.5
38. Cash assets	19.2	19.5	21.0	20.5	20.2	19.8
39. Real estate assets	0.8	0.7	0.5	0.4	0.5	0.4
40. All other assets	0.1	0.1	.....	0.1	0.1	0.1
41. Total assets	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans	8.8	9.5	5.1	6.6	5.7	5.7
43. Loans to nonbank financial institutions	0.9	1.0	.....	.....	.....	0.1
44. CCC loans to farmers	10.5	5.9	11.7	6.6	13.0	7.9
45. Other loans to farmers	56.9	60.5	65.6	69.8	66.5	71.9
46. Commercial and industrial loans	11.0	11.1	5.0	6.3	6.7	6.2
47. Consumer loans to individuals	10.9	11.0	11.3	10.4	7.3	7.2
48. All other loans	1.0	1.0	1.3	0.3	0.8	1.0
49. Total loans	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets	10.0	9.9	12.5	13.1	11.1	10.8
51. Total capital accounts to total assets excluding U. S. Government securities and cash assets	20.5	21.5	25.7	28.3	23.9	25.1
52. Total capital accounts to total deposits	11.3	11.2	14.5	15.4	12.7	12.3
53. Time to total deposits	17.5	15.8	7.7	9.6	16.0	14.6
54. Interest on time deposits	2.24	2.08	1.30	1.45	2.18	2.13

* Ratios for 1961 not strictly comparable with 1960 and prior years because of changes in the Income and Dividends report.
** New ratios for 1961 not available for prior years.
n.a. Not available. r Revised.

ACCORDING TO SIZE OF DEPOSITS, 1961

Group 3 $2 - 5 Million		Group 4 $5 - 10 Million		Group 5 $10 - 50 Million		Group 6 $50 Million and Over		Your Figures		
1961	1960	1961	1960	1961	1960	1961	1960	1961	1960	
56	54	19	21	14	11	5	5			
15.2	17.3	16.7	18.6r	19.2	21.1	16.8	16.3			1
13.4	15.4	14.3	15.4r	17.1	19.1	14.2	14.6			2
8.3	11.4	8.3	11.6r	9.8	13.3	8.0	7.8			3
3.9	4.2	3.6	3.8	4.3	4.5	3.9	4.0			4
4.26	4.40	4.25	4.32	4.15	4.15	4.00	3.98			5
1.43	1.43	1.31	1.31	1.20	1.24	1.19	1.21			6
0.41	0.35	0.50	0.46	0.58	0.43	0.29	0.19			7
0.92	0.94	1.01	1.00	0.91	0.88	1.09	1.21			8
2.76	2.72	2.82	2.77	2.69	2.55	2.57	2.61			9
1.49	1.68	1.43	1.55	1.46	1.60	1.43	1.37			10
0.80	1.09	0.70	0.96r	0.74	1.03	0.68	0.65			11
24.2	26.6	21.4	23.3	19.4	19.6	16.1	16.2			12
4.7	4.4	6.7	6.7	6.8	8.1	3.8	4.2			13
62.8	60.5	61.9	59.3	62.2	59.6	65.9	66.9			14
8.3	8.5	10.0	10.7	11.6	12.7	14.2	12.7			15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16
5.6	5.3	7.0	7.2	8.8	8.3	4.9	4.6			17
***	***	***	***	0.8	***	6.1	3.7			18
33.8	32.7r	31.2	30.7	29.1	30.2	29.5	30.4			19
2.5	n.a.	3.2	n.a.	3.0	n.a.	4.7	n.a.			20
9.6	7.9	11.7	10.5	13.9	10.5	7.3	4.8			21
3.5	n.a.	4.0	n.a.	3.8	n.a.	5.1	n.a.			22
15.3	21.1r	16.3	23.1	15.2	21.2	17.5	30.7			23
64.7	61.7	66.4	64.3	65.0	61.9	64.1	65.9			24
35.3	38.3	33.6	35.7	35.0	38.1	35.9	34.1			25
−1.7	−1.7r	−4.2	−2.1r	+2.1	−0.1	−3.2	+1.2			26
−2.2	−2.5	−1.2	−3.8	−5.7	−3.2	−2.0	−5.0			27
12.3	9.3	12.0	7.4r	13.5	10.5	13.5	14.2			28
19.1	24.8r	16.2	22.4r	17.9	24.3	17.2	16.1			29
3.19	3.57	3.10	3.18	2.96	2.83	2.94	2.93			30
3.16	3.20	2.59	2.83	2.68	3.08	2.39	2.48			31
+0.02	+0.08	−0.02	+0.45	+0.48	+0.38	−0.12	+0.44			32
6.27	6.37	6.31	6.40	6.29	6.49	5.77	6.02			33
−0.05	−0.02	−0.19	−0.09	−0.07	−0.11	−0.13	−0.10			34
31.4	32.3	27.9	30.3	26.4	27.4	22.0	21.8			35
6.6	6.2	11.0	9.9	10.2	10.6	6.1	6.8			36
43.0	42.2	42.2	40.5	41.7	38.7	45.6	44.3			37
18.1	18.5	17.9	18.2	20.5	22.3	24.2	25.3			38
0.8	0.7	0.9	0.9	1.0	0.8	1.6	1.2			39
0.1	0.1	0.1	0.2	0.2	0.2	0.5	0.6			40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41
7.9	8.8	14.0	14.8	15.8	18.3	8.9	9.0			42
0.3	0.2	1.9	2.3	2.9	2.5	6.9	9.4			43
11.3	6.2	8.8	4.2	5.6	2.0	3.1	0.6			44
62.9	66.7	46.0	45.3	33.6	34.5	11.9	12.9			45
8.5	8.6	13.8	15.7	21.6	23.8	38.9	37.2			46
8.6	9.0	14.8	16.9	18.3	16.9	25.2	25.7			47
0.5	0.5	0.7	0.8	2.2	2.0	5.1	5.2			48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	49
10.0	9.8	8.8	8.6	7.7	7.6	8.5	8.2			50
20.6	20.9	17.2	17.7	14.7	15.4	15.7	15.5			51
11.2	11.0	9.7	9.6	8.4	8.3	9.5	9.2			52
17.8	15.8	21.7	20.9	23.3	19.1	11.4	9.2			53
2.19	2.00	2.44	2.28	2.69	2.42	2.86	2.26			54

Figures not shown where fewer than three banks in the group.
Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.
Excludes transfers to and from valuation reserves.

	All Banks		Group 1 Under $1 Million		Group 2 $1 - 2 Million	
	1961	1960	1961	1960	1961	196
Number of Banks	211	210	19	20	43	48
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings	14.6	15.8	12.8	11.8	12.7	13.7
2. Net income before related taxes	13.2	13.7r	12.1	8.7	11.5	12.1
3. Net income after taxes	8.9	9.4	9.8	6.0	8.2	8.9
4. Cash dividends declared	3.6	3.5	4.5	3.9	3.3	3.3
Percentage of Total Assets						
5. Total operating revenue*	4.51	4.61	4.71	4.68	4.63	4.7
6. Salaries and wages*	1.56	1.57	1.79	1.82	1.75	1.7
7. Interest on time and savings deposits	0.60	0.57	0.35	0.35	0.62	0.5
8. All other expenses*	1.00	1.00	1.11	1.11	0.88	0.9
9. Total expenses*	3.16	3.14	3.25	3.28	3.25	3.2
10. Net current operating earnings	1.36	1.48r	1.47	1.40	1.38	1.5
11. Net income after taxes	0.84	0.88	1.13	0.78	0.89	0.9
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U.S. Government securities*	21.8	23.3	18.3	21.0	21.6	24.5
13. Interest and dividends on other securities*	6.3	6.4	5.1	5.7	5.6	5.5
14. Revenue on loans*	61.6	59.6	67.8	63.7	64.3	61.5
15. All other revenue*	10.3	10.7	8.8	9.6	8.5	8.5
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts*†	7.6	7.3	6.0	5.4	6.2	5.7
18. Trust department revenue*†	1.8	1.4	***	***	***	***
19. Salaries and wages*	34.3	34.2	38.3	40.5	37.9	36.9
20. Officer and employee benefits**	2.3	n.a.	1.8	n.a.	1.5	n.a.
21. Interest on time and savings deposits*	13.2	12.0	6.8	7.1	13.3	11.7
22. Net occupancy expense of bank premises**	4.3	n.a.	4.5	n.a.	3.8	n.a.
23. All other expenses*	15.4	21.7r	17.0	24.1	13.8	19.9
24. Total expenses*	69.5	67.9r	68.4	71.7	70.3	68.5
25. Net current operating earnings*	30.5	32.1r	31.6	28.3	29.7	31.5
26. Net losses (−) or recoveries (+)*‡	−1.7	−3.3	+0.1	−5.3	−2.5	−3.1
27. Net increase (−) or decrease (+) in valuation reserves*	−0.8	−0.8	−0.6	−0.6	−0.3	−0.5
28. Taxes on net income*	9.0	8.6	6.5	6.4	7.7	7.5
29. Net income after taxes*	19.0	19.4r	24.6	16.0	19.2	20.4
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U.S. Government securities	3.51	3.56r	3.47	3.39	3.77	3.87
31. Interest and dividends on other securities	2.83	2.74	3.40	3.37	2.67	2.57
32. Net losses (−) or recoveries and profits (+) on total securities‡	+0.15	−0.01	+0.03	−0.01	+0.12	−0.0
Percentage of Total Loans (Net)						
33. Revenue on loans	7.26	7.68	8.12	8.37	7.37	7.94
34. Net losses (−) or recoveries (+)‡	−0.30	−0.24	−0.18	−0.38	−0.36	−0.29
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities	27.0	29.0	24.6	27.3	25.7	29.2
36. Other securities	10.0	10.4	7.7	8.4	9.7	9.7
37. Loans (net)	39.3	36.8	40.8	37.6	42.1	37.8
38. Cash assets	22.6	22.8	26.4	26.3	21.9	22.6
39. Real estate assets	1.0	0.9	0.4	0.4	0.6	0.7
40. All other assets	0.1	0.1	0.1	.....	.....	.....
41. Total assets	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans	15.3	15.5	11.2	13.5	12.6	12.2
43. Loans to nonbank financial institutions	1.0	1.0	.....	.....	.....	.....
44. CCC loans to farmers	10.6	5.6	15.9	8.2	16.8	8.4
45. Other loans to farmers	27.8	31.5	40.2	44.6	38.9	45.8
46. Commercial and industrial loans	17.5	17.4	5.5	5.4	8.8	10.6
47. Consumer loans to individuals	26.2	27.4	26.2	26.9	21.1	21.8
48. All other loans	1.6	1.6	1.0	1.4	1.8	1.2
49. Total loans	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets	9.7	9.8	11.8	12.0	11.0	11.1
51. Total capital accounts to total assets excluding U. S. Government securities and cash assets	20.3	21.6	25.7	28.9	22.3	24.5
52. Total capital accounts to total deposits	10.9	11.0	13.6	13.9	12.5	12.7
53. Time to total deposits	24.1	22.6	14.3	14.4	24.4	22.1
54. Interest on time deposits	2.65	2.56	2.21	2.05	2.79	2.58

* Ratios for 1961 not strictly comparable with 1960 and prior years because of changes in the Income and Dividends report.
** New ratios for 1961 not available for prior years.
n.a. Not available. r Revised.

CCORDING TO SIZE OF DEPOSITS, 1961

Group 3 $2 - 5 Million		Group 4 $5 - 10 Million		Group 5 $10 - 50 Million		Group 6 $50 Million and Over		Your Figures		
1961	1960	1961	1960	1961	1960	1961	1960	1961	1960	
81	79	28	26	35	32	5	5			
13.9	15.6	17.0	19.1	16.5	18.4r	20.8	22.8			1
11.9	13.4	15.5	16.7	15.9	16.0r	22.1	21.5			2
8.2	9.8	9.7	11.0	9.9	9.9r	11.7	11.1			3
3.7	3.7r	3.8	3.5	3.3	3.2	3.3	3.0			4
4.51	4.59	4.50	4.57	4.46	4.64	3.34	3.61			5
1.59	1.58	1.49	1.47	1.28	1.33	0.73	0.74			6
0.64	0.62	0.60	0.58	0.68	0.62	0.32	0.24			7
1.02	1.00	0.98	0.91	1.10	1.13	0.55	0.84			8
3.25	3.20	3.07	2.96	3.06	3.08	1.60	1.82			9
1.26	1.38	1.43	1.61	1.40	1.57r	1.74	1.79			10
0.74	0.86	0.81	0.92	0.85	0.86r	0.96	0.89			11
23.2	24.5	22.7	24.6	19.5	19.2	23.9	23.0			12
6.7	7.2	7.2	6.7	6.5	6.3	5.4	4.5			13
60.3	58.6	58.9	55.8	60.2	59.4	62.8	60.1			14
9.8	9.7	11.2	12.9	13.8	15.1	7.9	12.4			15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16
7.4	7.3	8.6	8.9	10.4	10.2	3.2	3.1			17
***	***	1.3	0.6	1.2	1.1	3.6	2.9			18
35.4	34.8	32.7	32.0	28.8	28.6	21.7	20.6			19
2.1	n.a.	2.7	n.a.	3.4	n.a.	3.1	n.a.			20
13.9	13.1	13.4	12.5	15.3	13.3	9.5	6.8			21
4.1	n.a.	4.7	n.a.	5.1	n.a.	1.8	n.a.			22
16.1	21.5	14.3	20.0	16.1	24.3r	11.4	22.5			23
71.6	69.4	67.8	64.5	68.7	66.2r	47.5	49.9			24
28.4	30.6	32.2	35.5	31.3	33.8r	52.5	50.1			25
−2.8	−2.8	−2.7	−5.0	+0.6	−2.9r	+4.4	−2.0			26
−1.1	−1.4	−0.3	+0.6	−1.0	−1.0	−1.6	−0.8			27
7.5	7.2	11.1	10.7	11.6	11.0	26.3	22.5			28
17.0	19.2	18.1	20.4	19.3	18.9r	29.0	24.8			29
3.52	3.56r	3.61	3.61	3.15	3.22	3.06	3.13			30
2.82	2.81r	3.08	2.65	2.56	2.56	2.78	2.61			31
+0.07	−0.02	+0.08	−0.02	+0.43	+0.07	+0.79	−0.06			32
7.30	7.77r	7.04	7.47	7.02	7.16	5.30	5.35			33
−0.34	−0.23	−0.29	−0.21	−0.25	−0.19	−0.20	−0.08			34
28.1	30.2	27.7	30.6	26.8	26.6	24.0	24.1			35
10.4	11.1	10.8	11.5	10.8	10.9	6.5	6.4			36
38.2	35.5	38.4	35.1	38.4	38.5	39.5	40.6			37
22.1	22.0	21.9	21.9	22.7	22.7	27.9	26.7			38
1.1	1.1	1.1	0.8	1.1	1.1	1.8	1.9			39
0.1	0.1	0.1	0.1	0.2	0.2	0.3	0.3			40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41
15.7	16.6	16.8	18.2	19.4	17.9	10.3	10.8			42
0.5	0.4	0.9	0.8	2.4	2.7	10.9	12.8			43
10.4	5.9	9.9	4.3	2.4	1.1	0.3	0.1			44
31.0	33.0	24.2	25.1	7.1	7.6	0.8	1.1			45
16.1	15.4	20.6	22.6	31.5	31.5	45.9	45.3			46
25.2	27.7	26.4	27.7	35.6	36.6	18.1	17.1			47
1.1	1.0	1.2	1.3	1.6	2.6	13.7	12.8			48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	49
9.4	9.1	8.7	8.7	8.8	8.8	9.0	8.7			50
20.1	20.5	18.0	19.4	17.6	17.8	18.5	17.3			51
10.5	10.2	9.6	9.6	9.8	9.9	10.1	10.0			52
25.2	24.1	24.5	23.6	28.1	25.7	13.1	10.3			53
2.65	2.61	2.68	2.55	2.66	2.67	2.69	2.76			54

Figures not shown where fewer than three banks in the group.
Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.
Excludes transfers to and from valuation reserves.

	All Banks		Group 1 Under $1 Million		Group 2 $1 - 2 Million	
	1961	1960	1961	1960	1961	1960
Number of Banks	148	145	2***	2***	11	14
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings	18.0	20.0			12.1	15.4
2. Net income before related taxes	16.2	17.1			9.8	12.6
3. Net income after taxes	9.6	12.2			6.8	10.3
4. Cash dividends declared	3.9	4.0			4.6	4.3
Percentage of Total Assets						
5. Total operating revenue*	4.68	4.69			4.33	4.62
6. Salaries and wages*	1.40	1.37			1.63	1.62
7. Interest on time and savings deposits	0.74	0.68			0.54	0.55
8. All other expenses*	1.05	1.03			1.12	1.02
9. Total expenses*	3.19	3.08			3.29	3.19
10. Net current operating earnings	1.49	1.61r			1.05	1.43
11. Net income after taxes	0.80	1.00			0.54	0.97
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U.S. Government securities*	21.5	23.7			25.6	26.7
13. Interest and dividends on other securities*	4.7	4.7			5.6	5.0
14. Revenue on loans*	60.1	57.8			52.6	53.6
15. All other revenue*	13.7	13.8			16.2	14.7
16. Total revenue	100.0	100.0			100.0	100.0
17. Service charges on deposit accounts*†	9.7	9.3			11.7	9.7
18. Trust department revenue*†	2.6	2.1			***	***
19. Salaries and wages*	30.0	29.3			37.8	35.1
20. Officer and employee benefits**	2.2	n.a.			2.3	n.a.
21. Interest on time and savings deposits*	16.0	14.7			12.3	11.8
22. Net occupancy expense of bank premises**	4.4	n.a.			5.2	n.a.
23. All other expenses*	15.6	21.7			17.0	22.1
24. Total expenses*	68.2	65.7			74.6	69.0
25. Net current operating earnings*	31.8	34.3			25.4	31.0
26. Net losses (−) or recoveries (+)*‡	−0.6	−2.9			−3.5	−1.9
27. Net increase (−) or decrease (+) in valuation reserves*	−2.0	−1.6			−1.1	−2.4
28. Taxes on net income*	11.9	8.4			6.9	4.9
29. Net income after taxes*	17.3	21.4			13.9	21.8
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U.S. Government securities	3.11	3.34			3.19	3.47
31. Interest and dividends on other securities	3.13	3.19			3.60	3.67
32. Net losses (−) or recoveries and profits (+) on total securities‡	+0.37	+0.11			+0.01	+0.04
Percentage of Total Loans (Net)						
33. Revenue on loans	6.93	6.88			6.77	6.82
34. Net losses (−) or recoveries (+)‡	−0.29	−0.23			−0.55	−0.07
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities	30.8	31.8			32.8	33.6
36. Other securities	6.9	6.9			5.6	6.5
37. Loans (net)	40.9	39.7			33.7	36.4
38. Cash assets	20.1	20.4			26.8	22.6
39. Real estate assets	1.1	1.0			0.9	0.8
40. All other assets	0.2	0.2			0.2	0.1
41. Total assets	100.0	100.0			100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans	20.7	20.3			23.9	18.7
43. Loans to nonbank financial institutions	1.5	1.7			0.6	0.5
44. CCC loans to farmers	2.2	1.9			0.3	1.0
45. Other loans to farmers	32.4	33.3			36.0	44.4
46. Commercial and industrial loans	20.1	19.5			15.2	13.9
47. Consumer loans to individuals	21.5	21.7			23.2	20.8
48. All other loans	1.6	1.6			0.8	0.7
49. Total loans	100.0	100.0			100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets	8.7	8.4			11.1	9.7
51. Total capital accounts to total assets excluding U. S. Government securities and cash assets	18.5	18.4			28.2	23.3
52. Total capital accounts to total deposits	9.7	9.3			13.0	10.8
53. Time to total deposits	31.5	29.7			24.0	25.5
54. Interest on time deposits	2.44	2.35			2.09	2.06

* Ratios for 1961 not strictly comparable with 1960 and prior years because of changes in the Income and Dividends report.
** New ratios for 1961 not available for prior years.
n.a. Not available. r Revised.

GROUPED ACCORDING TO SIZE OF DEPOSITS, 1961

Group 3 $2 - 5 Million		Group 4 $5 - 10 Million		Group 5 $10 - 50 Million		Group 6 $50 Million and Over		Your Figures		
1961	1960	1961	1960	1961	1960	1961	1960	1961	1960	
53	52	40	39	33	31	9	7			
16.3	17.6	18.7	22.1	21.3	23.3r	21.2	22.8			1
14.6	15.5	17.7	17.7	19.4	20.4	17.3	23.0r			2
9.2	11.9	11.1	13.5	9.8	12.1	8.9	12.6r			3
3.8	4.0	3.4	3.6	4.3	4.4	4.5	4.3			4
4.64	4.68	4.68	4.65	4.93	4.86	4.42	4.57r			5
1.39	1.35	1.36	1.36	1.38	1.34	1.22	1.28			6
0.70	0.66	0.75	0.66	0.89	0.83	0.77	0.73			7
1.02	1.04	1.08	0.99	1.07	1.06	1.00	1.04			8
3.11	3.05	3.19	3.01	3.34	3.23	2.99	3.05			9
1.53	1.63	1.49	1.65	1.59	1.63r	1.43	1.52r			10
0.86	1.10	0.89	1.02	0.74	0.86	0.61	0.83r			11
21.0	23.8	22.7	24.9	19.7	21.7	16.6	13.6			12
5.6	5.5	4.8	4.7	3.6	3.5	2.3	2.2			13
61.2	57.8	59.8	57.2	61.2	58.9	65.7	70.0r			14
12.2	12.9	12.7	13.2	15.5	15.9	15.4	14.2r			15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16
8.9	9.1	9.9	9.4	11.1	9.9	6.0	5.5r			17
***	***	0.6	0.8	2.3	1.9	5.7	4.8			18
30.1	28.9	29.3	29.1	28.0	27.5	27.6	27.9r			19
2.0	n.a.	2.3	n.a.	2.3	n.a.	2.9	n.a.			20
15.3	14.3	16.4	14.5	18.3	17.2	17.4	15.9			21
3.9	n.a.	4.7	n.a.	4.5	n.a.	4.6	n.a.			22
15.9	21.8	15.8	21.3	14.6	21.6r	15.1	22.7r			23
67.2	65.0	68.5	64.9	67.7	66.3r	67.6	66.5r			24
32.8	35.0	31.5	35.1	32.3	33.7r	32.4	33.5r			25
−1.7	−3.0	+0.9	−5.5	+0.9	−0.8r	−2.5	+1.6r			26
−1.2	−0.8	−2.0	−1.3	−3.5	−3.2	−3.3	−1.1			27
11.2	7.6	11.4	6.7	14.8	11.8	12.9	16.0r			28
18.7	23.6	19.0	21.6	14.9	17.9	13.7	18.0r			29
3.16	3.44	3.15	3.33	3.01	3.15	2.81	3.13			30
3.11	3.27	3.11	3.02	3.07	3.01	3.08	3.35			31
+0.14	+0.04	+0.52	−0.11	+0.63	+0.33	+0.60	+1.08			32
6.92	6.91	7.09	6.99	6.98	6.86	6.02	6.08			33
−0.27	−0.24	−0.31	−0.27	−0.21	−0.21	−0.31	−0.27			34
29.4	31.0	32.4	33.6	30.9	31.9	25.0	19.6			35
8.0	7.9	7.3	7.4	6.1	5.9	3.6	3.3			36
41.3	39.3	39.6	38.3	43.2	41.8	48.3	52.6			37
20.5	21.0	19.3	19.4	17.7	18.6	21.0	22.6			38
0.7	0.7	1.2	1.1	1.7	1.4	1.2	1.2			39
0.1	0.1	0.2	0.2	0.4	0.4	0.9	0.7			40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41
15.3	16.6	22.6	22.0	25.7	25.2	20.7	19.5			42
0.9	1.0	0.7	1.1	2.4	2.8	6.5	7.6			43
4.3	3.9	1.8	1.1	0.5	0.3	.....	.....			44
46.7	45.0	30.8	31.3	18.1	17.7	4.9	6.6			45
15.5	14.9	19.9	20.4	25.1	24.9	35.7	35.7			46
16.5	17.8	23.0	22.9	26.7	26.8	22.5	23.4			47
0.8	0.8	1.2	1.2	1.5	2.3	9.7	7.2			48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	49
9.5	9.3	8.0	7.6	7.6	7.2	6.9	6.8			50
19.5	20.4	16.9	16.5	15.2	15.0	12.9	11.8			51
10.6	10.5	8.9	8.3	8.4	8.0	7.6	7.5			52
30.3	29.2	32.6	29.6	36.2	34.0	30.8	29.3			53
2.35	2.29	2.45	2.33	2.65	2.60	2.72	2.73			54

** Figures not shown where fewer than three banks in the group.
† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.
‡ Excludes transfers to and from valuation reserves.

OPERATING RATIOS OF MEMBER BANKS IN TH

	1947	1948	1949	1950	1951
SUMMARY RATIOS					
Percentage of Total Capital Accounts					
1. Net current operating earnings	17.5	18.7	18.8	18.0	17.7
2. Net income before related taxes	16.5	15.6	16.5	16.3	15.7
3. Net income after taxes	12.7	12.1	12.6	12.1	11.3
4. Cash dividends declared	3.7	3.7	3.7	3.8	3.8
Percentage of Total Assets					
5. Total operating revenue*	2.17	2.44	2.69	2.85	2.99
6. Salaries and wages*	0.70	0.77	0.85	0.94	1.01
7. Interest on time and savings deposits	0.09	0.09	0.10	0.10	0.12
8. All other expenses*	0.50	0.55	0.59	0.61	0.62
9. Total expenses*	1.27	1.39	1.52	1.65	1.75
10. Net current operating earnings	0.90	1.05	1.17	1.20	1.24
11. Net income after taxes	0.67	0.68	0.78	0.82	0.81
SOURCES AND DISPOSITION OF INCOME					
Percentage of Total Operating Revenue					
12. Interest on U.S. Government securities*	33.6	29.7	26.9	24.8	23.0
13. Interest and dividends on other securities*	4.3	4.6	4.7	4.6	4.6
14. Revenue on loans*	45.8	50.7	54.3	56.6	59.0
15. All other revenue*	16.3	15.0	14.1	14.0	13.4
16. Total revenue	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts*†	8.4	8.1	7.9	7.9	7.7
18. Trust department revenue*†	2.4	2.5	2.5	2.8	2.5
19. Salaries and wages*	32.3	31.7	31.6	33.1	33.7
20. Officer and employee benefits**	n.a.	n.a.	n.a.	n.a.	n.a.
21. Interest on time and savings deposits*	4.0	3.7	3.6	3.6	3.9
22. Net occupancy expense of bank premises**	n.a.	n.a.	n.a.	n.a.	n.a.
23. All other expenses*	22.9	22.6	21.8	21.4	20.9
24. Total expenses*	59.2	58.0	57.0	58.1	58.5
25. Net current operating earnings*	40.8	42.0	43.0	41.9	41.5
26. Net losses (−) or recoveries (+)*‡	−1.7	−6.3	−4.9	−3.5	−4.3
27. Net increase (−) or decrease (+) in valuation reserves*					
28. Taxes on net income*	8.9	7.9	8.9	9.7	10.2
29. Net income after taxes*	30.2	27.8	29.2	28.7	27.0
RATES OF RETURN ON SECURITIES AND LOANS					
Percentage of Securities					
30. Interest on U.S. Government securities	1.4	1.6	1.7	1.7	1.8
31. Interest and dividends on other securities	2.6	2.5	2.6	2.6	2.5
32. Net losses (−) or recoveries and profits (+) on total securities‡	.....	.....	.....	.....	−0.1
Percentage of Total Loans (Net)					
33. Revenue on loans	6.5	6.2	6.0	6.2	6.3
34. Net losses (−) or recoveries (+)‡	−0.1	−0.1	−0.3	−0.2	−0.2
DISTRIBUTION OF TOTAL ASSETS					
Percentage of Total Assets					
35. U. S. Government securities	47.9	43.6	40.0	38.8	35.9
36. Other securities	4.9	5.9	6.1	6.4	6.6
37. Loans (net)	16.1	21.2	25.6	27.3	29.1
38. Cash assets	30.7	28.9	27.8	27.0	27.9
39. Real estate assets	0.3	0.3	0.4	0.4	0.4
40. All other assets	0.1	0.1	0.1	0.1	0.1
41. Total assets	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS					
Percentage of Total Loans (Gross)					
42. Real estate loans	n.a.	n.a.	n.a.	n.a.	n.a.
43. Loans to nonbank financial institutions	n.a.	n.a.	n.a.	n.a.	n.a.
44. CCC loans to farmers	n.a.	n.a.	n.a.	n.a.	n.a.
45. Other loans to farmers	n.a.	n.a.	n.a.	n.a.	n.a.
46. Commercial and industrial loans	n.a.	n.a.	n.a.	n.a.	n.a.
47. Consumer loans to individuals	n.a.	n.a.	n.a.	n.a.	n.a.
48. All other loans	n.a.	n.a.	n.a.	n.a.	n.a.
49. Total loans	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS					
In Percentage					
50. Total capital accounts to total assets	5.4	5.7	6.4	6.9	7.3
51. Total capital accounts to total assets excluding U. S. Government securities and cash assets	30.4	23.6	21.8	22.0	22.0
52. Total capital accounts to total deposits	5.7	6.1	6.9	7.5	7.9
53. Time to total deposits	10.0	10.2	10.5	10.6	10.9
54. Interest on time deposits	0.9	0.9	0.9	0.9	1.1

* Ratios for 1961 not strictly comparable with 1960 and prior years because of changes in the Income and Dividends report. Ratios 6, 7, and 8 are estimated for the years 1947-59 and will not necessarily add to Ratio 9.
** New ratios for 1961 not available for prior years.

TENTH FEDERAL RESERVE DISTRICT, 1947-1961

1952	1953	1954	1955	1956	1957	1958	1959	1960	1961
17.9	16.9	15.8	15.6	15.5	15.1	14.3	16.7	16.8	15.4
15.9	14.2	15.0	13.1	12.1	12.4	13.4	12.8	14.5	13.7
10.5	8.9	10.2	8.4	8.0	8.5	9.3	8.6	10.4	9.0
3.6	3.3	3.3	3.4	3.3	3.4	3.4	3.4	3.5	3.6
3.05	3.15	3.17	3.32	3.53	3.74	3.83	4.10	4.44	4.36
1.02	1.07	1.10	1.15	1.24	1.30	1.33	1.33	1.42	1.41
0.15	0.19	0.22	0.23	0.25	0.33	0.41	0.46	0.54	0.58
0.63	0.65	0.67	0.71	0.76	0.81	0.84	0.88	0.97	0.98
1.81	1.92	1.98	2.10	2.26	2.45	2.59	2.67	2.93	2.97
1.24	1.23	1.19	1.22	1.27	1.29	1.24	1.43	1.51	1.39
0.74	0.65	0.76	0.67	0.67	0.74	0.81	0.75	0.94	0.82
22.5	24.0	23.8	23.8	25.0	25.1	23.3	24.3	24.3	22.2
4.4	4.5	5.2	5.3	5.7	6.0	6.7	6.3	6.3	6.4
60.5	59.3	58.6	58.6	57.3	56.9	58.0	58.3	58.5	60.9
12.6	12.2	12.4	12.3	12.0	12.0	12.0	11.1	10.9	10.5
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
7.2	7.1	7.3	7.4	7.5	7.6	7.7	7.2	7.2	7.4
2.5	2.5	2.8	2.4	2.4	2.5	2.4	2.5	2.0	2.4
33.4	34.1	34.6	34.7	35.2	34.8	34.6	32.4	32.0	32.4
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	2.3
5.0	5.9	6.8	7.0	7.1	8.8	10.6	11.1	12.0	13.2
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	4.3
20.8	20.6	21.0	21.3	21.4	21.7	22.0	21.5	21.8r	15.6
59.2	60.6	62.4	63.0	63.7	65.3	67.2	65.0	65.8r	67.8
40.8	39.4	37.6	37.0	36.3	34.7	32.8	35.0	34.2r	32.2
−4.2	−6.1	−1.1	−4.2	−5.4	−3.8	+0.1	−5.8	−3.0r	−1.7
	.....	−0.7	−1.4	−1.7	−1.8	−2.2	−1.8	−1.2	−1.4
12.2	12.4	11.5	11.0	9.6	9.0	9.3	8.8	8.5	10.1
24.4	20.9	24.3	20.4	19.6	20.1	21.4	18.6	21.5	19.0
1.88	2.04	2.09	2.13	2.49	2.61	2.69	2.99	3.47	3.30
2.54	2.51	2.54	2.38	2.43	2.56	2.78	2.83	3.03	3.03
−0.06	−0.05	+0.13	−0.09	−0.24	−0.14	+0.18	−0.39	+0.05	+0.16
6.22	6.14	6.10	6.34	6.38	6.78	6.50	6.66	6.79	6.59
−0.20	−0.43	−0.26	−0.19	−0.14	−0.13	−0.08	−0.10	−0.21	−0.22
33.9	34.7	34.1	34.8	33.8	34.3	31.8	31.9	29.9	28.2
6.4	6.7	7.2	8.0	8.8	9.2	9.6	9.5	9.4	9.4
31.0	31.6	31.5	31.5	32.6	32.2	35.0	36.8	39.0	41.0
28.2	26.5	26.6	25.1	24.1	23.5	22.8	20.9	20.8	20.4
0.4	0.4	0.5	0.5	0.6	0.7	0.7	0.8	0.8	0.9
0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	15.3	15.0
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1.4	1.3
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.2	10.0
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	39.2	36.3
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	16.1	16.2
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	20.5	19.9
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1.3	1.3
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
7.2	7.5	7.8	8.2	8.6	9.0	9.0	8.9	9.4	9.5
20.6	20.8	21.2	21.8	21.9	22.8	21.2	20.1	20.4	19.4
7.8	8.2	8.5	9.0	9.5	10.0	10.1	10.0	10.6	10.6
11.8	13.4	14.5	15.4	16.0	17.8	20.2	21.2	22.9	24.5
1.26	1.34	1.42	1.44	1.55	1.83	2.00	2.13	2.36	2.45

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.
‡ Excludes transfers to and from valuation reserves on loans, beginning 1948; on securities, beginning 1953.
n.a. Not available. r Revised.

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